

Old Age, Disability, Death

First laws: 1908 (old-age assistance), 1911 (disability insurance), and 1935 (survivor insurance).

Current law: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Dual social insurance and assistance (means-tested) system.

Exchange rate: U.S.\$1.00 equals 0.68 Irish pound (£).

One euro equals 0.79 pounds.

Coverage

Employed persons aged 16-65 with £30 or more in weekly covered earnings. Self-employed (annual earnings £2,500 or over, and covered for only contributory old-age and survivor benefits, plus Adoptive Benefit, and Maternity Benefit). Exclusions: Part-time employees earning less than £30 per week, public employees hired before April 6, 1995, and domestic workers.

Source of Funds

Insured person: *Employees:*

- 1 weekly earnings £100 or less, no contributions;
- 2 annual earnings £24,200 or less and weekly earnings £207 or less, no contributions for first £100 and 4.50% of balance of covered weekly earnings;
- 3 annual earnings £24,200 or less and weekly earnings higher than £207, 2.25% of first £100 and 6.75% of balance (but no contributions for first £100 and 4.5% of weekly earnings exceeding £100 for holder of means-tested medical card, or recipient of specified benefits/allowances); and
- 4 annual earnings higher than £24,200, 2.25% of total covered weekly earnings.

Earnings ceiling for contributions: £29,000 per year.

Self-employed:

- 1 annual income £24,200 or less and weekly income £207 or less—none for first £20 and 5.0% of balance weekly income;
- 2 annual income £24,200 or less and weekly income £207.01 or higher—2.25% of first £20 of weekly income and 7.25% of balance;
- 3 annual income over £24,200 and weekly income and £207.01 or higher—2.25 of total income (no income ceiling for contributions).

Employer: 8.5% of payroll per employee if weekly earnings £270 or less; 12.00% if weekly earnings in excess of £270. Ceiling for contribution purposes: £29,000 in annual payroll.

Government: Any deficit. Also, entire cost of means-tested allowances.

Above contributions also finance cash sickness, maternity, work injury, and unemployment benefits.

Qualifying Conditions

Old-age pension: Old-age contributory pension: Age 66 with social insurance coverage began before age 56. 156 weeks of paid contributions, with annual average of at least 48 weeks of paid or credited contributions (from April 5, 1979 to end of the last tax year) before reaching age 66 to qualify for maximum pension, or for minimum pension, with a yearly average of at least 10 weeks paid or credited contributions and a total of 260 weeks paid contributions overall (from 1953—or the date of entry into insurable employment, if later—to the end of the last tax year) before reaching age 66. No retirement test.

Retirement pension: Age 65, and contribution conditions same as under old-age contributory pension (except with at least 24 weeks paid or credited contributions). Retirement test, earning less than £30 per week (or £2,500 per year for self-employed).

Credited contribution: granted while caring child under age 12 (or disabled of any age), or recipient of cash benefits for sickness, maternity, permanent disability, unemployment, work injury, and retirement pension. Contributory benefits payable abroad.

Old-age non-contributory pension (means-tested): Residents with limited means, aged 66 or older.

Pre-retirement allowance (means-tested): Residents with limited means, aged 55-64 or -65, and unemployed for 15 or more months.

Carer's allowance (means-tested): Residents with limited means, aged 18 or older, living with and caring for aged requiring constant attendance at home. Carer not otherwise employed and not receiving any other social welfare benefits.

Disability pension (Formerly Invalidity pension): Permanent incapacity for work, payable after 1 year's ordinary sickness benefit (or less than 1 year, if severe incapacity). 260 weeks of paid contributions with 48 weeks paid or credited in last tax year.

Blind person's pension (means-tested): Residents with low vision and of limited means, aged 18 or older.

Disability allowance (means-tested): Residents with limited means, aged 16-66, physically or mentally disabled, and substantially handicapped in undertaking suitable work.

Carer's allowance (means-tested): Residents with limited means, aged 18 or older, living with and caring for disabled (or aged requiring constant attendance) at home. Carer not otherwise employed and not receiving any other social welfare benefits.

Survivor pension: Widow's/Widower's (formerly Survivor's) contributory pension—156 weeks of contributions paid by deceased or spouse, with an annual average of 39 weeks paid or credited in either last 3 or last 5 fiscal years prior to date spouse died or attained age 66. For minimum pension: yearly average of at least 24 weeks of paid or credited contributions since entry into social insurance covered employment; for maximum pension: yearly average of 48 weeks paid or credited contributions.

Orphan's contributory allowance: Both parents deceased (or one parent died and the other is either unknown or refusing support) plus 26 weeks of contributions paid by either parent or stepparent.

Death grant: Payable on death of an insured person, of the spouse or surviving spouse of an insured, or of child (under age 18) of insured. The deceased, surviving spouse, or parent had 26 weeks of paid contributions since starting work or since October 1979 (whichever is later), with 48 contribution weeks paid or credited in last year; or with an annual average of 48 weeks since starting work (grant reduced if average is 26-47 weeks).

Widow's/Widower's non-contributory pension (means-tested): Resident with limited means, not cohabiting.

Orphan's non-contributory pension (means-tested): Resident with limited means, plus conditions same as orphan's contributory allowance above.

Old-Age Benefits

Old-age pension: Old-age contributory pension: Maximum, I£83.00 a week. Reduced pension, if annual average number of contributions is less than 48 weeks.

Dependents' supplements: I£52.50 a week for adult dependent (I£56.90 if aged 66 or older), plus I£15.20 a week for each dependent child (or half-rate at I£7.60 if no eligible adult dependent).

Retirement pension: same as under old-age contributory pension.

Old-age non-contributory pension (means-tested): Up to I£72.50 a week depending on means test, plus up to I£41.20 for adult dependent and I£13.20 for each child dependent (or half rate at I£6.60 if no eligible adult dependent).

Pre-retirement allowance (means-tested): Up to I£70.50 a week depending on means test, plus up to I£41.20 for adult dependent and I£13.20 for each child dependent (or half rate at I£6.60 if no eligible adult dependent).

Special allowances for single pensioner aged 66 or older and living alone at I£6.00 a week, and for pensioner aged 80 and older at I£5.00 a week.

Carer's allowance (means-tested): Up to I£73.50 per week (or I£110.30 if caring for two persons).

Permanent Disability Benefits

Disability pension (formerly Invalidity pension): I£72.20 a week (I£83.00 a week, if aged 65 or older).

Dependents' supplements: I£46.50 a week for adult dependent, plus I£15.20 a week for each dependent child under age 18 (or half rate at I£7.60 if no eligible adult dependent).

Blind person's pension (means-tested): Up to I£70.50 per week (I£72.50, aged 66 or older), plus I£41.20 per week for dependent adult.

Special allowances for single pensioner aged 66 or older living alone payable at I£6.00 a week, and for pensioner aged 80 and older payable at I£5.00 per week.

Disability allowance (means-tested): Up to I£70.50 per week, plus I£41.20 per week for dependent adult, and I£13.20 for each dependent child (or half rate at I£7.60 if no eligible adult dependent).

Carer's allowance (means-tested): I£73.50 per week.

Survivor Benefits

Survivor pension: Widow's/Widower's (formerly Survivor's) contributory pension—Up to I£74.10 a week (I£76.10 if aged 66 or older). Reduced pension if worker's average annual number of contributions is less than 48 but 24 or more weeks.

Dependents' supplements: I£17.00 for each child dependent.

Orphan's contributory allowance: I£48.60 a week per orphan.

Death grant: Lump sum of up to I£100 for adult, or up to I£60 for child (I£20, if under age 5).

Widow's/Widower's non-contributory pension (means-tested): Same as Blind person's pension above.

Dependents' supplements: I£15.20 per week for each

child dependent.

Orphan's non-contributory pension (means-tested): Up to I£48.60 a week depending on means test.

Special allowances for single pensioner aged 66 and older payable at I£6.00 a week, and for pensioner aged 80 and older payable at I£5.00 per week.

Administrative Organization

Department of Social, Community and Family Affairs, administration of program. Revenue Commissioners collect contributions for majority of insured.

Sickness and Maternity

First law: 1911.

Current law: 1993 (consolidates all previous laws and expands maternity program).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employees under age 66.

Exclusions: Certain part-time employees, self-employed, public employees hired before April 6, 1995, and domestic workers.

Medical services: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: Cash sickness and maternity benefits: see pension contributions above. Medical care: whole cost for low-income residents; partial costs for remainder of population.

Qualifying Conditions

Cash sickness benefits (formerly Disability benefit): Under age 66, and 39 weeks of paid contributions with 39 weeks paid or credited in last year (including 13 paid contribution weeks, unless recipient of long-term unemployment assistance or pre-retirement allowance immediately before claiming benefits). 260 contribution weeks required for benefit payment continued over 1 year.

Cash maternity benefits (Maternity benefit): In covered employment at least 10 weeks before expected date of childbirth, also 39 weeks of paid contributions in the 12-month period immediately before maternity leave, or a total of 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year (self-employed, 52 weeks paid contributions in either of the last two fiscal years).

Health and safety benefit: available to pregnant workers, workers who have recently given birth and are breast feeding, or who are unable to continue working due to an unavoidable risk to their health and safety arising at the work place, and who satisfy the relevant social insurance contributions. Night workers are also entitled to this payment for the duration of pregnancy and for a period following childbirth where no alternative (daytime) work is available.

Medical benefits: Full eligibility for medical card holders (i.e. residents with low incomes) limited eligibility for those with moderate and high incomes.

Sickness and Maternity Benefits

Sickness benefit (formerly Disability benefit): Up to £70.50 a week, depending on weekly income. Payable after a 3-day waiting period up to 52 weeks, or longer if contribution weeks total 260 or more. Reduced benefit if less than 48 weeks paid or credited contributions in last year.

Dependent supplements: Up to £41.20 for adult dependent; £13.20 for each child dependent (half-rate, £6.60, if no eligible adult dependent). Benefits offset by half, and with no supplement for dependent child, if also receiving One-Parent Family Payment (formerly loneparent's allowance) and other specified benefits.

Maternity benefit: Employed women, 70% of weekly earnings; maximum benefit, £162.80 per week (minimum, £82.30). Payable for 14 weeks, including at least 4 weeks (up to 10 weeks) before expected date of childbirth.

Health and safety benefit: Up to £70.50 a week, depending on the level of earnings, payable (for first 21 days by employer, and from Department of Social, Community and Family Affairs, thereafter) until entitlement for maternity benefit, or 14 weeks following childbirth if mother involved in night work, and 26 weeks following childbirth, if breast feeding. An adult dependent allowance of £41.20 payable per week; £13.20 for each child dependent (half-rate, £6.60, if no eligible adult dependent).

Workers' Medical Benefits

Medical benefits: Full range of services provided free in public clinics and hospital wards to medical card holders (means-tested), or with partial cost sharing for remainder of population. Services include outpatient and inpatient care; specialist and laboratory services; maternity and infant care; and optical, dental and hearing treatment. Free (medical card holders) or partial cost sharing (non-medical card holders) of prescribed drugs. Non-medical card holders—out-patient services: free-of-charge, £20.00 fee applicable only to first visit for accident and emergency not referred by general practitioner; inpatient care: £25 per day (maximum, £250 in 12 months).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Cash benefits: Department of Social, Community and Family Affairs.

Medical services: Department of Health, administration of services through 8 regional health boards. Regional health boards provide services in own institutions, clinics, and dispensaries, or elsewhere by arrangement.

Optical, dental and hearing treatment services provided with cost sharing by private practitioners on behalf of Department of Social, Community and Family Affairs.

Work Injury

First law: 1897.

Current law: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Social insurance system.

Coverage

Employed persons. Exclusions: self-employed, domestic workers, members of security forces and defence forces.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: Any deficit for private sector employees; whole cost for public employees.

Qualifying Conditions

Work-injury benefits: In covered employment, no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (Injury benefit): £70.50 a week, payable after a 3-day waiting period up to 26 weeks starting from onset of accident or disease. Disability benefit for general cash sickness benefit (see above) payable thereafter.

Dependents' supplements: £41.20 a week for adult dependent; £13.20 a week for each dependent child (half-rate, £6.60, if no eligible adult dependent).

Permanent Disability Benefits

Permanent disability pension (Disablement benefit): Over 90% disabled, £94.20 a week. Pension prorated if disability is 20%-90%. Up to 19% disabled, lump sum payable up to £6,590 (19% disabled); reduced amount paid depending on degree of assessed disability.

Unemployability supplement: £70.50 a week paid if not eligible for sickness benefit (formerly disability pension, see general cash sickness benefits above) and permanently incapable of work.

Dependent supplements: £41.20 a week for adult dependant; £13.20 a week for each dependent child (half-rate, £6.60, if no eligible adult dependent).

Constant-attendance supplement: Up to £39.60 a week for 100% disability (up to £77.60 a week in exceptionally severe cases).

Workers' Medical Benefits

Medical benefits: Same as under general medical care benefits, plus all necessary medical care and transportation not covered under general medical benefits above.

Survivor Benefits

Survivor pension: £92.40 a week paid to widow or to dependent disabled widower, and £17.00 for each dependent child.

Special allowances for survivor living-alone (aged 66 or older), £6.00 a week; or aged 80 or older, £5.00 a week.

Orphans pension: £50.90 a week for each child.

Dependent parents: If insured person was single, £92.40 a week to first parent; £43.20 a week to other parent. If insured person was married, £43.20 a week to each parent.

Funeral grant: £330 lump sum.

Administrative Organization

Cash benefits: Department of Social, Community and Family Affairs.

Medical services: Department of Health, administration through 8 regional health boards.

Unemployment

First law: 1911.

Current laws: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Dual social insurance and assistance (means-tested) system.

Coverage

Employees under age 66. Exclusions: Certain part-time employees, self-employed, public employees hired before April 6, 1995, and domestic workers.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above. Additional 0.25% of covered payroll for apprenticeship training if employer in construction, printing and paper, motor and engineering (mechanical and electrical but not electronic) sectors. Earnings ceiling for contribution purposes: £29,000.

Government: See pension contributions above. Also, entire cost of means-tested assistance.

Qualifying Conditions

Unemployment benefit: Aged 16-65, and 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year.

Unemployment assistance (means-tested): Resident with limited means, aged 18-65, unemployed for at least 390 days, and not eligible for unemployment benefit.

For both above, applicant must be capable of and available for work, and registered at employment exchange. Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (disqualification for up to 9 weeks for any offence), or due to a trade union dispute (disqualification for duration of dispute).

Unemployment Benefits

Unemployment benefit: Unemployment benefit: £70.50 a week payable up to 15 months (156 days if under age 18, or 156 weeks if aged 65 or older).

Dependents' supplements: £41.20 a week for adult dependent; £13.20 a week for dependent children (half-rate at £6.60 if no eligible adult dependent).

Unemployment assistance (means-tested): Up to £68.40 a week (£70.50 per week after 15 months).

Dependents' supplements: Same as under unemployment benefit above.

Administrative Organization

Department of Social, Community and Family Affairs, administration of program through its local offices.

Family Allowances

First law: 1944 (Child Benefit), 1984 (Family Income Support), and 1990 (Lone Parent's Allowance).

Current law: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Dual universal and social assistance system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child benefit—child under age 16 (19 if student or disabled).

One-Parent Family Payment (formerly Lone parent's allowance), means and earnings-tested: Single parent of at least 1 dependent child with limited means, not receiving child support, not cohabiting, and earning £12,000 or less per year.

Adoptive benefit: 39 weeks of paid contributions in the 12-month period immediately before placement date of adoptive child, or a total of 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year (self-employed, 52 weeks paid contribution in either of the last two fiscal years).

Family Income Supplement (income-tested): Parents of at least 1 child under age 18 (or 21, if student), in full time employment (at least 19 hours a week), and with an average weekly joint income below £212 for 1 child (income threshold: increment of £20 for each of the 2nd through 4th child, increment of £15 for the 5th child, and increment of £17 for each of the 6th, 7th, and 8th child). Payable for 52 weeks while in employment. Not affected by changes in family income or short periods of illness.

Family Allowance Benefits

Family allowances: Child benefit—£31.50 a month for 1st and 2nd child; £42.00 a month for 3rd and each additional child. Benefit doubled for each of triplets or more children.

Multiple birth grant (as of September 1998): £500 per child on birth of twins and triplets or more.

One-Parent Family Payment (formerly Lone parent's allowance) (means and earnings-tested): £70.50 per week (£72.50 aged 66 or older). **Dependents' supplement:** £15.20 for each child dependent. **Special allowances for single pensioner aged 66 and older at** £6.0 a week, and for pensioner aged 80 and older at £5.00 a week.

Adoptive benefit: 70% of weekly earnings payable for 10 weeks; maximum benefit, £162.80 per week (minimum, £82.30).

Family income supplement (income-tested): 60% of difference between family income and applicable income threshold, depending on number of children; minimum, £5.00 per week. Payable for 52 weeks while parent(s) in employment.

Administrative Organization

Department of Social, Community and Family Affairs, administration of allowances. Payments made at post offices on behalf of the Department.